

FIRST MERCHANTS COMMERCIAL BANKING

WIRE MODULE TRAINING GUIDE

With Online Banking, you can originate one-time and recurring wire payments for your business. You can even create templates to make sending payments more efficient!

Domestic Wires have a cutoff of 5:00 EST. and International Wires have a cutoff of 4:30 EST.

GENERAL INFORMATION

1. Go to Admin Tools and select the **User Roles** tile



2. Edit the User's Role by clicking the



3. Enable **Domestic Wire** under the **Transactions** tab



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4. Enter the **Approval Limits** for the User Role

Per Transaction	\$ 999,999,999.99
Daily Per Account	\$ 999,999,999.99 1,000
Daily	\$ 999,999,999.99 1,000
Monthly	\$ 999,999,999.99 10,000

5. Toggle to **Allowed Actions**

6. Click the  to **Edit the Allowed Action**

Rights **Allowed Actions**

POLICY TESTER

Filter by

Allows Domestic Wire transaction for any amount 

7. Choose the **Operations, Amount Requirements, and Account access**

Operations

Draft Draft Restricted Approve Cancel

Amount

Any allowable amount Specific Amount

Subsidiaries

Any allowed subsidiaries (10)



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- **Draft:** The user can create a one time payment, a new template and edit an existing template along with entering the **Effective Date** and **Amount(s)**.
- **Draft Restricted:** The User cannot create a one time payment, a new template or edit an existing template but is able to enter the **Effective Date** and **Amount(s)**.

Operations

<input type="checkbox"/> Draft	<input type="checkbox"/> Draft Restricted	<input checked="" type="checkbox"/> Approve	<input checked="" type="checkbox"/> Cancel
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- **Any Allowable Amount:** The user can draft any amount.
- **Specific Amount:** The user is limited to the amount that can be drafted.

Amount

<input checked="" type="radio"/> Any allowable amount
<input type="radio"/> Specific Amount

Amount

<input type="radio"/> Any allowable amount
<input checked="" type="radio"/> Specific Amount

Draft Amount

\$	0
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- **Any Allowed Subsidiaries:** Allows the user access to All Subsidiaries or the user can be limited to specific Subsidiaries to choose which Subsidiary the wire is from by selecting the hyperlink titled “select specific subsidiaries.”

Subsidiaries

Any allowed subsidiaries (10)

[Select specific subsidiaries](#)

- **Any Allowed Accounts:** Allows the user to choose any accounts for a wire transaction or the user can be limited to **specific** Accounts by selecting the hyperlink titled “select specific accounts(s) if applicable.

Accounts

Any allowed account (11)

[Select specific account\(s\)](#)

8. Select **Submit & Save**

Cancel

Submit

9. Repeat Steps 3-8 for **International Wire**



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10. Toggle to **Features**

11. Enable the Following Features...

12. Select the **Save** Button



13. Log Off & Log-in to update your profile



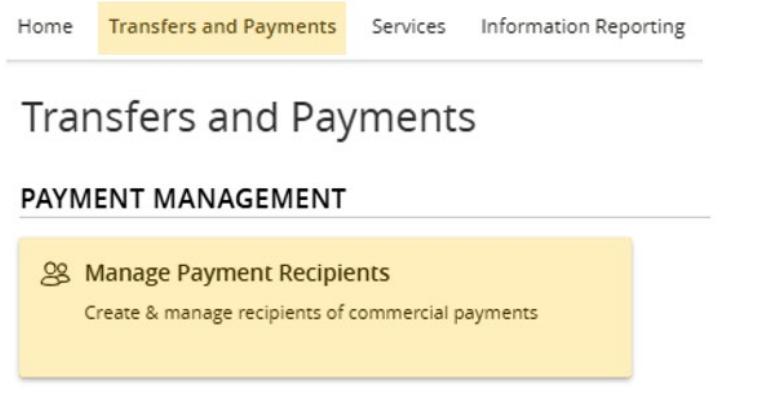
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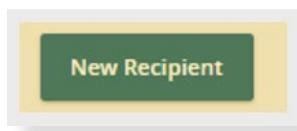
MANAGING RECIPIENTS

1. Go to **Transfers & Payments** and select Manage Payment Recipients



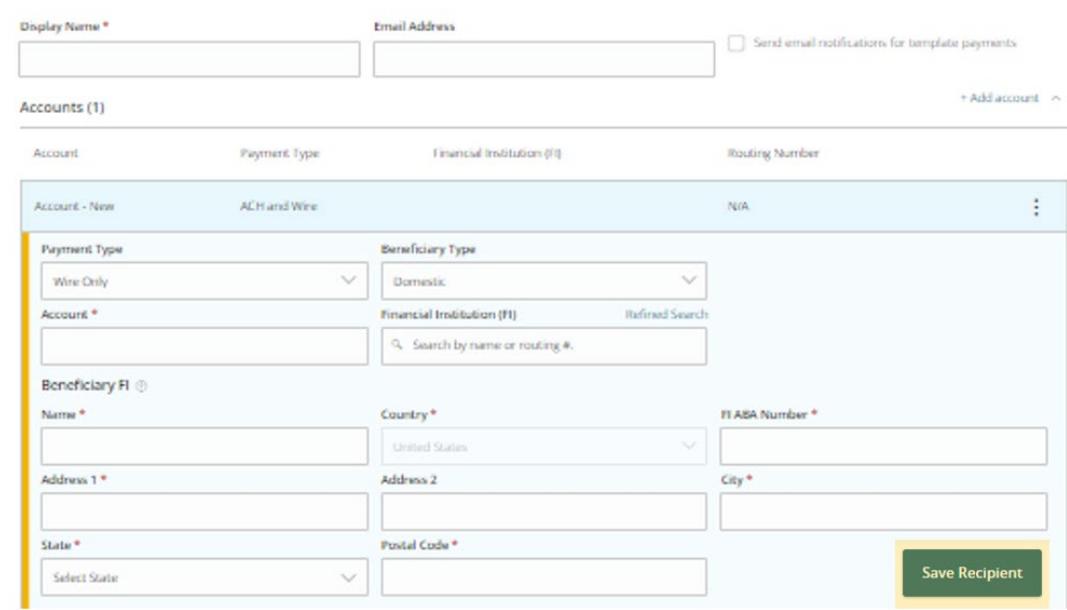
The screenshot shows the 'Transfers and Payments' section of a web application. At the top, there are navigation links: 'Home', 'Transfers and Payments' (which is highlighted in yellow), 'Services', and 'Information Reporting'. Below these, the title 'Transfers and Payments' is displayed. Underneath the title, the heading 'PAYMENT MANAGEMENT' is shown. A yellow callout box contains the text 'Manage Payment Recipients' with the sub-instruction 'Create & manage recipients of commercial payments'.

2. Select **New Recipient**



3. Fill out the **Required Fields** indicated by *

4. Select **Save Recipient** when completed



The screenshot shows the 'New Recipient' form. At the top, there are fields for 'Display Name *' and 'Email Address', followed by a checkbox for 'Send email notifications for template payments'. Below this is a section titled 'Accounts (1)' with a table. The table has columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The first row shows 'Account - New', 'ACH and Wire', 'N/A', and an empty 'Routing Number' field. To the right of the table is a '+ Add account' button. The main form area contains sections for 'Beneficiary Type' (with 'Wire Only' selected), 'Beneficiary FI' (with 'Domestic' selected), and 'Beneficiary FI' details (Name, Address 1, Address 2, City, State, Postal Code). A 'Save Recipient' button is located at the bottom right of the form.



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INITIATING WIRE PAYMENTS

1. Go to **Transfers & Payments** and select **Payments** tile

The screenshot shows a navigation bar with 'Home', 'Transfers and Payments' (which is highlighted in yellow), 'Services', and 'Information Reporting'. Below this, the title 'Transfers and Payments' is displayed. Under 'PAYMENTS', there is a yellow box containing a 'Payments' icon and the text 'Manage ACH or wire payments'.

2. Select **New Payment** and choose if the wire is **Domestic** or **International**

The screenshot shows a 'New Payment' button in a green box. Below it, a 'Wire' button is selected, revealing two options: 'Domestic Wire' and 'International Wire', each in its own yellow box.

3. Fill out the Origination Details

- From Subsidiary
- Process Date

The screenshot shows the 'Origination Details' section. It includes a 'From Subsidiary' section with a checked checkbox for 'Use same Subsidiary for all wires' and a dropdown menu showing 'FMB Test Company' and '*****2345'. It also includes a 'Process Date' section with a checked checkbox for 'Use same Date for all wires' and a date input field showing '10/01/2024'.



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4. Fill out the **Wire Details**

- Recipient Details
- Amount to be sent
- Account to be used

The form is titled "Wire Details". It has sections for "Recipient/Account" and "Amount". The "Recipient/Account" section contains a search bar with "FMB Test Display Name" and an "Account" field with "123412345". The "Amount" section has a dollar sign and "500.00". Below these are sections for "OPTIONAL WIRE INFORMATION" and "TERMS AND CONDITIONS".

5. Select **Approve** to send or **Draft** to save for future approval

MANAGING ALERTS

1. Go to **User Settings** and open the **Alert Settings** Tile

The page has a navigation bar with "Home", "Transfers and Payments", "Services", "Information Reporting", "User Settings" (which is highlighted), and "Admin Tools". The main content area is titled "User Settings" and has a "PREFERENCES" section. A "Alert Settings" tile is shown, featuring a bell icon and the text "Manage transaction, balance and security alerts".

2. Select **New Alert** and choose **Online Transaction Alert**

A green button with a plus sign and "New Alert" is at the top. Below it is a yellow box with "Online Transaction Alert" text.

3. Setup alerts for **Incoming** or **Outgoing International / Domestic Wires**

WIRE ACTIVITY:

1. Go to **Information Reporting** and select the **Wire Activity** Tile

Home Transfers and Payments Services **Information Reporting** User Settings Admin Tools Connect With Us Log Off

Information Reporting

INFORMATION REPORTING

 Information Reporting Access PDF, CSV, and BAI activity reports	 Wire Activity View all incoming and outgoing wire activity
 ACH Reporting ACH NOC's, ACH Returns, and EDI Reporting	 Online Activity View & manage recurring transactions created in online banking

2. You can view the **Outgoing** and **Incoming** Wire Activity

Wire Activity

Star Print Download Print

Outgoing **Incoming**

Tracking ID	Process Date	Amount	Sender	Sending Institution	To Account	Identifier
ZX987K482MNQ570TY	03/14/25	\$1,200.15	First Merchants Bank-TS *0002	JPMORGAN CHASE 021000021	General Checking XXXXXX4475	2025LRC543UJR6744509
LMOFR9423184725119JTT09	01/14/24	\$19,275.88	First Merchants Bank-TS *0002	Unavailable	General Checking XXXXXX4475	2024GTF543FNO9556321
2LMQFRQ6304868725103FT07	01/05/24	\$22,895.00	First Merchants Bank-TS *0002	Unavailable	General Checking XXXXXX4475	2024LMQ543FMP0192746



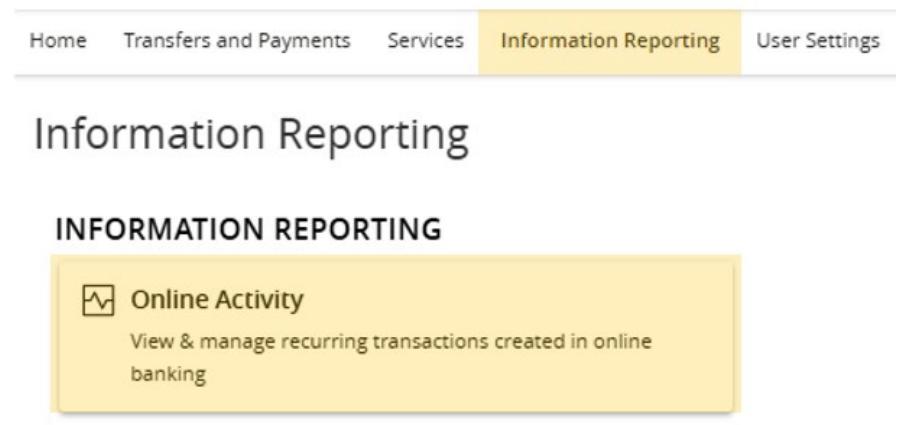
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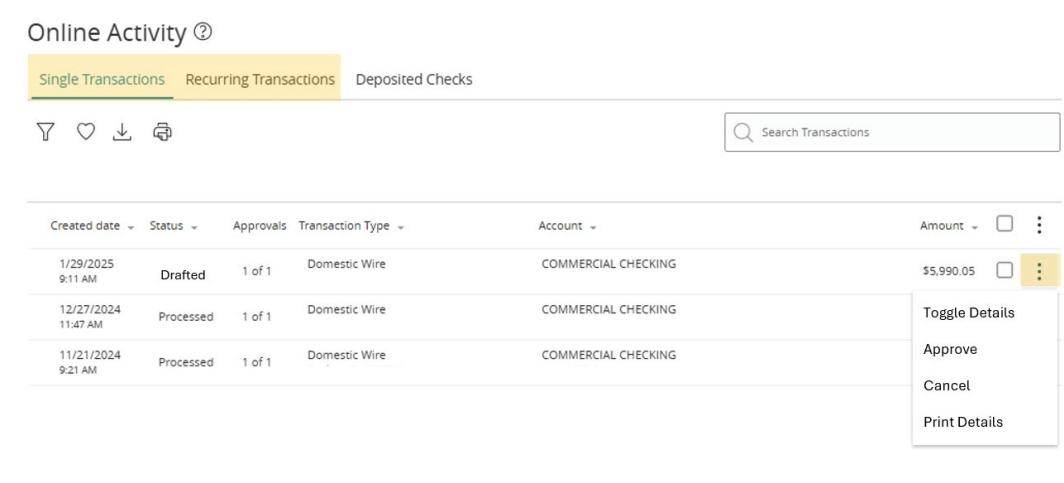
ONLINE ACTIVITY

1. Go to **Information Reporting** and select the **Online Activity** Tile



The screenshot shows the 'Information Reporting' section of a banking application. At the top, there are tabs: 'Home', 'Transfers and Payments', 'Services', 'Information Reporting' (which is highlighted in yellow), and 'User Settings'. Below the tabs, the title 'Information Reporting' is displayed. Underneath, a section titled 'INFORMATION REPORTING' contains a box for 'Online Activity'. The box includes a 'View & manage recurring transactions created in online banking' link. The entire 'Online Activity' box is highlighted with a yellow border.

2. Under **Single Transactions** you can View, Edit, Approve, or Cancel Wires
3. Under **Recurring Transactions**, you can View, Edit, Approve, or Cancel



The screenshot shows the 'Online Activity' page. At the top, there are tabs: 'Single Transactions' (which is highlighted in green), 'Recurring Transactions', and 'Deposited Checks'. Below the tabs are filter buttons for 'Created date', 'Status', 'Approvals', 'Transaction Type', 'Account', 'Amount', and a search bar. The main area displays a table of transactions. The first transaction is '1/29/2025 9:11 AM' with status 'Drafted', type 'Domestic Wire', account 'COMMERCIAL CHECKING', and amount '\$5,990.05'. A context menu is open for this transaction, showing options: 'Toggle Details', 'Approve', 'Cancel', and 'Print Details'. The 'Approve' option is highlighted with a yellow background.

Created date	Status	Approvals	Transaction Type	Account	Amount	⋮
1/29/2025 9:11 AM	Drafted	1 of 1	Domestic Wire	COMMERCIAL CHECKING	\$5,990.05	⋮
12/27/2024 11:47 AM	Processed	1 of 1	Domestic Wire	COMMERCIAL CHECKING		
11/21/2024 9:21 AM	Processed	1 of 1	Domestic Wire	COMMERCIAL CHECKING		



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